

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

I see no need for the government to tamper with the rules governing how I manage my IRA. As a free citizen of a free country, I don't need a paternalistic government interfering with what I do with the money I have in my IRA. Eliminating my ability to use options in my IRA to reduce risk and to create income doesn't serve my interests or the government's with respect to being able to tax those earnings when they are withdrawn from the IRA. Many government rules and regulations are effected with good intentions; however, others are not. Even the ones that are well intended often have undesired consequences working to the ill of those who the government is trying to "help." Our forefathers knew that the best government is the one that governs least; unfortunately, we have come a long way from that simple and wise concept. Therefore, leave well enough alone and stop tampering.